

# EXHIBIT L

**From:** caaloa <caaloa@gmail.com>  
**Sent:** Friday, September 19, 2014 6:27 PM  
**To:** Dan Gustafson  
**Subject:** Re: Blue Cross Blue Shield of Michigan Rough Draft Objection  
**Attachments:** new stip.doc

Dan,

Here it is on short notice, you can make changes and clean it up if need be. Give me a call to discuss some time this weekend as to Monday filing and which one. I would make a second copy and reword to have the award come out of the settlement fund if that's a deal breaker.

Chris Andrews

On Fri, Sep 19, 2014 at 5:45 PM, caaloa <[caaloa@gmail.com](mailto:caaloa@gmail.com)> wrote:

It was done, saved it and it is nowhere in the computer and no one here to help. Will have to redo and send again.

On Fri, Sep 19, 2014 at 4:29 PM, Dan Gustafson <[DGustafson@gustafsongluek.com](mailto:DGustafson@gustafsongluek.com)> wrote:

Thx

Dan

On Sep 19, 2014, at 3:19 PM, "caaloa" <[caaloa@gmail.com](mailto:caaloa@gmail.com)<<mailto:caaloa@gmail.com>>> wrote:

Just looked at email after I called you. I will assemble a motion for your review and email it to you. That will show what I was going to clarify with you. Should be there within a forty minutes ish.

Christopher Andrews

On Fri, Sep 19, 2014 at 12:56 PM, Dan Gustafson

<[DGustafson@gustafsongluek.com](mailto:DGustafson@gustafsongluek.com)<<mailto:DGustafson@gustafsongluek.com>>> wrote:

Dear Mr. Andrews

Thanks for taking the time to talk to us this morning about your potential objections

We are considering your offer and will get you a final answer as soon as we can.

But as we advised you, we fully expect that we would need a written demand/agreement that we could put before the Court to make sure there is no confusion about the terms and to make sure that we full transparency before the Court and Class.

To further this possible resolution, can you get us a written demand and proposed settlement agreement?

Then we will all know what the exact details are so we can make clear choices

Let me know when I can expect a draft

Dan

From: E. Powell Miller [mailto:[epm@millerlawpc.com](mailto:epm@millerlawpc.com)<mailto:[epm@millerlawpc.com](mailto:epm@millerlawpc.com)>]  
Sent: Thursday, September 18, 2014 3:54 PM  
To: caalooa  
Cc: Small, Daniel ([DSmall@cohenmilstein.com](mailto:DSmall@cohenmilstein.com)<mailto:[DSmall@cohenmilstein.com](mailto:DSmall@cohenmilstein.com)>)  
([DSmall@cohenmilstein.com](mailto:DSmall@cohenmilstein.com)<mailto:[DSmall@cohenmilstein.com](mailto:DSmall@cohenmilstein.com)>); Dan Gustafson; Dan Hedlund  
Subject: RE: Blue Cross Blue Shield of Michigan Rough Draft Objection

Dear Mr. Andrews:

Here is the call in information:

This conference call is scheduled for 10:00am Eastern Time/9:00am Central Time.  
Date: Friday, September 19, 2014  
Start Time: 10:00 AM Eastern Daylight Time  
Dial-in Number: [1-605-475-5950](tel:1-605-475-5950)<tel:[1-605-475-5950](tel:1-605-475-5950)> (Midwest)  
Participant Access Code: 3674356

Sincerely,  
Powell Miller

The Miller Law Firm, PC  
950 West University, Suite 300  
Rochester, Michigan 48307  
[248-841-2200](tel:248-841-2200)<tel:[248-841-2200](tel:248-841-2200)>

From: caalooa [mailto:[caalooa@gmail.com](mailto:caalooa@gmail.com)<mailto:[caalooa@gmail.com](mailto:caalooa@gmail.com)>]  
Sent: Thursday, September 18, 2014 4:46 PM  
To: E. Powell Miller  
Subject: Re: Blue Cross Blue Shield of Michigan Rough Draft Objection

OK

On Thu, Sep 18, 2014 at 4:41 PM, E. Powell Miller  
<[epm@millerlawpc.com](mailto:epm@millerlawpc.com)<mailto:[epm@millerlawpc.com](mailto:epm@millerlawpc.com)>> wrote:  
Thanks Mr. Andrews

I will work on a call in number and be sure to e-mail it to you before 10 tomorrow.

Sincerely,

Powell

The Miller Law Firm, PC  
950 West University, Suite 300  
Rochester, Michigan 48307  
[248-841-2200](tel:248-841-2200)<tel:[248-841-2200](tel:248-841-2200)>

From: caalooa [mailto:[caalooa@gmail.com](mailto:caalooa@gmail.com)<mailto:[caalooa@gmail.com](mailto:caalooa@gmail.com)>]  
Sent: Thursday, September 18, 2014 4:34 PM

To: E. Powell Miller

Subject: Re: Blue Cross Blue Shield of Michigan Rough Draft Objection

Sure

On Thu, Sep 18, 2014 at 3:49 PM, E. Powell Miller

<[epm@millerlawpc.com](mailto:epm@millerlawpc.com)<mailto:[epm@millerlawpc.com](mailto:epm@millerlawpc.com)>> wrote:

Mr. Andrews,

Can you participate in a call tomorrow (Friday) at 10 EST? If so, I will e-mail a call in number. We will have as participants who are all class counsel: myself, Dan Small, Dan Hedlund and/or Dan Gustafson. Please advise.

Sincerely,

Powell Miller

Sent from my iPhone

On Sep 18, 2014, at 11:07 AM, "E. Powell Miller"

<[epm@millerlawpc.com](mailto:epm@millerlawpc.com)<mailto:[epm@millerlawpc.com](mailto:epm@millerlawpc.com)>> wrote:

Dear Mr. Andrews,

Given traffic issues, I suggest a call Friday or late afternoon Tuesday if that works for you. I have included on this string my colleague Dan Small. Please let me know some good times.

Best,

Powell

The Miller Law Firm, PC

950 West University, Suite 300

Rochester, Michigan 48307

[248-841-2200](tel:248-841-2200)<tel:[248-841-2200](tel:248-841-2200)>

From: caaloe [mailto:[caaloe@gmail.com](mailto:caaloe@gmail.com)]

Sent: Saturday, September 13, 2014 9:28 AM

To: E. Powell Miller

Subject: Re: Blue Cross Blue Shield of Michigan Rough Draft Objection

Dear Mr. Miller,

We can meet anytime after 10:00 am. Pick a day and I will meet rearrange my schedule. Traffic can be bad during rush hour especially where you are.

On Fri, Sep 12, 2014 at 6:18 PM, E. Powell Miller

<[epm@millerlawpc.com](mailto:epm@millerlawpc.com)<mailto:[epm@millerlawpc.com](mailto:epm@millerlawpc.com)>> wrote:

Dear Mr. Andrews,

Thank you for your email. We respect your right to object, but have different views on the merits of the settlement and the amount of our fee request. We suggest a meeting to discuss our respective views. Please let me know if you are willing to meet and dates you are available.

Sincerely,

Powell Miller

Sent from my iPhone

On Sep 12, 2014, at 4:35 AM, "caaloo" <[caaloo@gmail.com](mailto:caaloo@gmail.com)<mailto:[caaloo@gmail.com](mailto:caaloo@gmail.com)>> wrote:  
Dear Mr. Miller,

I may have a solution to the problem of enhancing the settlement fund for the class and gaining approval of the settlement on November 12, 2014. The answer is on pages 65 and 66 of the objection. I want counsel to voluntarily agree to reduce the attorney fee request by approximately \$1,155,000. That would ensure the class has more than it has now. I will revise the objection to assist you with its passage assuming the Court approves the motion. This will help Plaintiffs' Counsel save a further reduction of at least \$2,000,000.00 and quite possibly all of the fee. I can provide additional details if you are interested. A bird in the hand is worth three in the bush.

Chris Andrews

On Mon, Sep 8, 2014 at 10:37 AM, E. Powell Miller  
<[epm@millerlawpc.com](mailto:epm@millerlawpc.com)<mailto:[epm@millerlawpc.com](mailto:epm@millerlawpc.com)>> wrote:  
Dear Mr. Andrews,

I did receive your rough draft of the objection and it is readable. I appreciate your interest and will review it closely.

Sincerely,

Powell Miller

Sent from my iPhone

On Sep 8, 2014, at 10:02 AM, "caaloo" <[caaloo@gmail.com](mailto:caaloo@gmail.com)<mailto:[caaloo@gmail.com](mailto:caaloo@gmail.com)>> wrote:  
Please email back and let me know you received it and it's readable. Thanks.

On Mon, Sep 8, 2014 at 10:01 AM, caaloo <[caaloo@gmail.com](mailto:caaloo@gmail.com)<mailto:[caaloo@gmail.com](mailto:caaloo@gmail.com)>> wrote:  
Dear Mr. Miller,

As promised attached is a rough draft of the objection that will be filed with the Court fourteen days from today. Please forward to applicable parties for their review also. Do not take what was written as personal, it's all business. After all parties have carefully reviewed the objection I can be reached at this email address and phone of [1-248-635-3810](tel:1-248-635-3810)<tel:[1-248-635-3810](tel:1-248-635-3810)> from 9:00 a.m. to 9:00 p.m. to discuss the objection what should be done to benefit the class to resolve some or all of these issues. Court's can do anything and the objector's could be wrong and overruled in spite of all the evidence so compromise should be explored if Plaintiffs' Counsel so chooses. Thank you for your time.

Christopher Andrews

The United States District Court  
For The Eastern District of Michigan  
Southern Division

**This Document Applies To:**

The Shane Group, Inc. etc. al  
Plaintiffs,  
v. Blue Cross Blue Shield of Michigan,  
Defendant .

Case No. 2:10-cv-14360-DPH-MKM

Case No. 2:10-cv-14360-DPH-MKM

**ECF CASE**

**STIPULATION WITHDRAWING OBJECTION**

WHEREAS, as set forth in Lead Plaintiffs' papers supporting the Blue Cross Blue Shield of Michigan (BCBSM) Settlement, Lead Plaintiffs obtained a \$30 million settlement after nearly four years of litigation and negotiations;

WHEREAS, Lead Plaintiffs and Lead Counsel believe that the BCBSM Settlement is a favorable outcome for the BCBSM Settlement Class and has recommended its approval to the Court;

- WHEREAS, Christopher Andrews, Pro se non attorney, also acting as representative under Power of Attorney for Objector Cathy Waltz as executor of the estate of Eileen Greenia and Emily Byrne and as representative for Objector Ronald Waltz and Objector Michael Andrews (the Andrews's Objectors) all BCBSM Class Member's by virtue of all objectors have records that show they paid for healthcare services at a general acute care hospital in Michigan between January 1, 2006 and June 23, 2014 during the class period, are members of the settlement class in Category 1, 2 and 3; therefore have standing to object to the settlement, have filed an objection to the BCBSM Settlement, the application for an award of attorney's fees, reimbursement of expenses and claims process, plan of allocation in connection with the BCBSM Settlement in the above-captioned matter, a copy of which is docketed with the Court as Docket No. \_\_\_\_\_ (the "Andrews's Objection");

WHEREAS, as reflected in the Andrews's Objection, Andrews objected to, among other things, the fee amount and the \$25 and \$15 minimum distribution per Authorized Claimant:

WHEREAS Andrews objected to the attorney fee amount and requested a reduction in their fee request. and that the claims administration process should reduce the \$25 & \$15 to \$ 10 threshold for minimum distribution among other things;

WHEREAS, Andrews acknowledges that the objections that he had set forth in his Objection have been appropriately and fully addressed in Lead Plaintiffs' settlement submission of October \_\_\_\_\_ 2014 submission, Docket No. \_\_\_\_\_

WHEREAS, Andrews has provided Co-Lead Counsel with an estimate of his commission rate for revenue generated the past 18 years is 28% and he also performs consulting work for attorneys for the past 30 years;

WHEREAS after negotiations with Andrews, Plaintiffs' Counsel has agreed to reduce its request for attorney fees in the amount of \$990,000.00

WHEREAS, this Stipulation is contingent upon the BCBSM Settlement being approved by the Court and the Court awarding attorney's fees to Plaintiffs' Counsel from the BSBSM Settlement Fund; and

WHEREAS, the consideration to be paid by virtue of this Stipulation shall be paid entirely out of any Court-awarded attorney's fees and shall not, in any way, diminish the amount due to the BSBSM Settlement Class in the event that the BCBSM Settlement shall be approved by the Court;

1. In recognition of the time and negotiation experience expended by Andrews and the results achieved by the class in increasing the settlement funds available to compensate all class members and in order to avoid any appeals, Plaintiffs' Counsel hereby agrees, subject to Court approval, to pay a 15.5% fee on the \$990,000.00 revenue he generated back into the settlement fund of \$153,450.00 to Andrews out of any award of attorney's fees granted by the Court in connection with the BCBSM Settlement in the event that the BCBSM Settlement is approved by the Court;

WHEREAS, Co-Lead Counsel have agreed not to contest the Andrews' Application in the amount of \$153,450.00;

NOW THEREFORE, the parties to this Stipulation hereby agree as follows:

1. Acknowledging that Andrews has created a \$990,000.00 benefit for the BCBSM Settlement Class by increasing the settlement fund, Plaintiffs'



Counsel hereby agree not to contest the Andrews' Application in an amount of \$153,450.00, to be paid to Andrews within five days of Plaintiffs' Counsel receiving the Court Order of it's attorney fee award; and

2. Andrews will hereby withdraw the objection and agrees that he shall not appeal any orders in connection with the Settlement, Plan of Allocation or award of attorneys' fees and reimbursement of expenses.

Said amount, upon approval of the Court, shall be paid out of the attorney fees that are ultimately awarded to Plaintiffs' Counsel by the Court in connection with the BCBSM Settlement and shall be paid to Mr. Andrews within five calendar days after Plaintiffs' Counsel receives its award of attorney's fees and expenses in the BCBSM Settlement in connection with the above-captioned matter; and

Andrews hereby withdraws his Objection with prejudice and shall not appeal any issues with respect to the BCBSM Settlement.

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/s/ Daniel E. Gustafson  
Daniel E. Gustafson  
Daniel C. Hedlund  
GUSTAFSON GLUEK PLLC  
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120 South Sixth Street, Suite 2600  
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Interim Class Counsel

SO ORDERED: \_\_\_\_\_ DATE: \_\_\_\_\_, 2014

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Denise Page Hood  
United States District Judge